

Certificate Number: 12433-PAE-DE-032683693

Bankruptcy Case Number: 14-11595



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 17, 2019, at 11:46 o'clock AM EDT, John J. Gallagher, Sr. completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 17, 2019 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor